

UNITED STATES BANKRUPTCY COURT, NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

IN RE:
KIMBERLY MARY LAYCOCK

CASE NO. 08 B 02881

CHAPTER 13

JUDGE: A. BENJAMIN GOLDGAR

Debtor
SSN XXX-XX-6369

TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, Chapter 13 Standing Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 USC 1302(b)(1).

1. The case was filed on 02/08/08 and confirmed on 05/16/08.
2. The case was converted to Chapter 7 after confirmation, 12/23/2008.
3. The Debtor paid a total of \$ 9400.00 .
4. The Trustee made disbursements to creditors as follows:

CREDITOR NAME	CLASS	CLAIM AMOUNT	INTEREST PAID	PRINCIPAL PAID
COUNTRYWIDE FINANCIAL	CURRENT MORTG	.00	.00	.00
COUNTRYWIDE HOME LOANS	SECURED	.00	.00	.00
ALLIANT CREDIT UNION	SECURED VEHIC	27850.00	1005.44	4121.34
ECAST SETTLEMENT CORPORA	UNSECURED	5730.23	.00	166.10
PORTFOLIO RECOVERY ASSOC	UNSECURED	22351.88	.00	647.90
BAXTER CREDIT UNION	UNSECURED	13328.65	.00	386.35
BETA FINANCE	UNSECURED	2327.16	.00	67.46
CAPITAL ONE BANK	UNSECURED	14007.12	.00	406.02
PORTFOLIO RECOVERY ASSOC	UNSECURED	5074.17	.00	147.08
DISCOVER BANK	UNSECURED	7453.22	.00	216.04
PORTFOLIO RECOVERY ASSOC	UNSECURED	1049.69	.00	30.43
MONOGRAM BANK OF AMERICA	UNSECURED	NOT FILED	.00	.00
BAXTER CREDIT UNION	UNSECURED	6993.51	.00	202.72

Summary of disbursements:

	SECURED	PRIORITY	UNSECURED	OTHER	TOTAL
TOTAL CLMS ALLOWED	27850.00	.00	78315.63	.00	106165.63
PRINCIPAL PAID	4121.34	.00	2270.10	.00	6391.44
INTEREST PAID	1005.44	.00	.00	.00	1005.44
TOTAL PAID	5126.78	.00	2270.10	.00	7396.88

The Debtor's attorney, LEGAL HELPERS PC, was allowed \$ 3500.00 and was paid \$ 2025.00 direct and \$ 1475.00 through the plan.

The Trustee received \$ 528.12 .

Refunds to the Debtor totaled \$.00 .

Wherefore, the Trustee requests an order be entered discharging the Trustee and the surety on his bond from any further liability in this case.

Dated: 02/18/09

/s/
GLENN STEARNS
CHAPTER 13 TRUSTEE